

# Benefits-at-a-Glance

## Health Sciences Management

### Highlights of your Plan

- \* Core benefits and optional plans
- \* Annual allocation of flexible benefits—choose among three options
- \* Supplementary Health and Dental benefits may be coordinated with spousal or other employer groups plans for up to 100% coverage

### Your Group Benefits

- \* Supplementary Health
- \* Dental
- \* Flexible Spending Account
- \* Life Insurance
- \* Accidental Death and Dismemberment (AD&D)
- \* Short Term Disability
- \* Long Term Disability

### Supplementary Health

Premiums are 75% employer paid.

**Prescription Drugs:** 80% for pharmacist dispensed prescription drugs listed on the Alberta Blue Cross Drug Benefit List.

**Hospital Services:** Private or semi-private room in a public general active treatment hospital in Canada; auxiliary care.

**Other Health Services:** Coverage includes ambulance; accidental dental; ancillary services; blood testing monitor; custom fitted braces; diabetic supplies; eye examinations; home nursing care; foot orthotics; medical aids; hearing aids; urinary catheters; ileostomy and colostomy supplies; insulin pump and supplies; joint injectable materials; mastectomy prosthesis; orthopedic shoes; oxygen & supplies; respiratory equipment; prosthetic appliances; psychology services; manual hospital beds and manual wheelchairs; stump socks; surgical stockings; some specified maximums.

**Paramedical practitioners:** Massage Therapist (requires prescription), Osteopath, Physiotherapist, Chiropractor, Speech Therapist; Podiatrist/Chiroprapist to specified maximums.

### Dental

Premiums are 75% employer paid.

**Basic Services:** Coverage is 80%, no maximum; covers recall exams, bite-wing x-rays, polishing, surgical procedures, endodontics, preventative and restorative services, denture services; scaling and root planning

**Periodontic Services:** Coverage is 80%; covers periodontic surgery, osseous surgery, osseous and soft tissue grafts, provisional splinting; scaling and root planning, 8 time units in any 11 month period



**Extensive Dental Services:** Coverage is 50%, maximum \$3,000 per person each benefit year; covers crowns, bridges, veneers, posts and cores, bridge repairs, prosthodontic exams; complete and partial dentures; denture rebasing, resetting and adjustments; major denture repairs.

**Orthodontic Services:** Coverage is 50%, lifetime maximum \$3,000 per person; orthodontic exams, facial/intraoral photographs, cephalograms, diagnostic models, consultation and case presentation; habit breaking appliances; interceptive, interventive and preventive treatments.

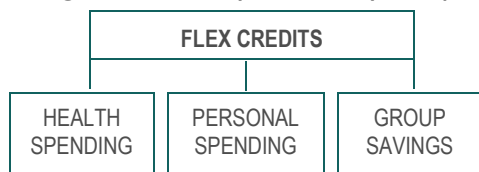
## Flexible Spending Account

Your employer provides you with flex credits valued at \$1,250 plus \$1,500 annually (prorated to FTE) to allocate among any or all of three accounts:

**Health Spending** is non-taxable; health related eligible expenses adhere to Canada Revenue Agency guidelines.

**Personal Spending** is taxable and can be used to support wellness, professional development and family care.

**Group Savings** helps you set aside additional retirement funds in a Registered Retirement Savings Plan and or Tax Free Savings Account for you and/or your spouse.



## Life Insurance

You may be covered for a maximum of \$500,000 for Basic Life, Additional Basic Life and Optional Employee Life combined. Premiums are paid by payroll deduction.

**Basic Life:** 1X basic annual salary. 75% employer paid.

**Additional Basic Life:** 1X basic annual salary. 75% employer paid optional coverage. Evidence of Insurability not required at initial enrolment but required thereafter. If Additional Basic Life is selected, Additional AD&D must be selected as well.

**Optional Employee and Spousal Life:** 100% employee paid optional coverage purchased in units of \$10,000, maximum \$200,000.

**Optional Dependent Life:** 100% employee paid optional coverage; spouse \$10,000; each eligible child \$5,000.

## Accidental Death & Dismemberment (AD&D)

You may be covered for a maximum of \$500,000 for Basic AD&D and Additional Basic AD&D combined. Premiums are paid by payroll deduction.

**Basic AD&D:** 1X basic annual salary. 75% employer paid coverage.

**Additional Basic AD&D:** 1X basic annual salary. 75% employer paid optional coverage. Additional Basic AD&D is mandatory if Additional Basic Life is selected.

**Optional AD&D:** 100% employee paid optional coverage purchased in units of \$10,000, maximum \$350,000 for yourself. If you select the family plan, your spouse is insured at 40% of your coverage and each child is insured at 10% of your coverage to a maximum of \$50,000 per child.

## Disability Coverage

**Sick Leave:** Your 100% employer paid sick bank accrues at 1.5 days per month to a maximum of 120 days. Sick Leave is prorated based on your FTE.

**Short Term Disability:** This 75% employer paid plan will provide you with 66.67% of your regular salary for non-occupational illness or injury, payable after the expiration of sick leave, for a maximum of 24 weeks from the date of disability. This benefit is taxable when received.

**Long Term Disability:** This 75% employer paid plan will provide you with 66.67% of your regular salary for non-occupational illness or injury, payable after 24 weeks of disability. This benefit is taxable when received until age 65 maximum. LTD benefits continue after two years only if you are totally disabled.

## Local Authorities Pension Plan (LAPP)

A defined benefit pension plan designed for employees of the provincial health system, school boards, technical institutes and colleges in the Province of Alberta. Participation is mandatory for regular full time or part-time employees working 30 or more hours per week. Participation is optional for regular part-time employees working 14–29 hours per week. Participation is optional for temporary employees working 30 or more hours per week for a term of six months or more. Contributions are employee and employer paid.

## Enrolment in the Benefit Plan

Coverage for Life, AD&D, STD and LTD is effective on the date of hire or, if later, date of eligibility, provided you are actively at work.

Coverage for Supplementary Health and Dental commences on the first day of the month following date of hire or, if later, date of eligibility, provided you are actively at work.

To be eligible for coverage you must be a regular full time or part-time employee, or a temporary employee occupying a position of minimum 6 months' duration, and you must work on average at least 15 hours per week on a regularly scheduled basis. Part-time employees who occupy a regular position or a temporary position of less than six months, and whose regularly scheduled hours of work are fewer than 15 per week averaged over one complete cycle of the shift schedule, are eligible to participate in the Supplementary Health and Dental plans only. You must permanently reside in Canada.

**Note:** Participation in Basic Life, Basic AD&D, STD and LTD is mandatory. Participation in Supplementary Health and Dental is mandatory unless you provide proof of coverage under a spouse or other employer plan. Employees with eligible dependents must enroll in Family coverage.

This is a quick reference guide to the Lamont Health Care Centre Benefit Plan for the HSAA Management employee group. If there is a question of interpretation between this summary and the official plan documents, the terms of the formal policies and official plan documents shall prevail.